

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
District of Maryland

In re **Paris Antoinette Watson**,
 Debtor

Case No. **12-28687-PM**Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|--|-------------------|---------------|---------------|---------------|-------------|
| A - Real Property | YES | 1 | \$ 156,589.00 | | |
| B - Personal Property | YES | 3 | \$ 33,874.71 | | |
| C - Property Claimed as Exempt | YES | 2 | | | |
| D - Creditors Holding Secured Claims | YES | 1 | | \$ 195,404.27 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | YES | 2 | | \$ 0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | YES | 4 | | \$ 21,670.99 | |
| G - Executory Contracts and Unexpired Leases | YES | 1 | | | |
| H - Codebtors | YES | 1 | | | |
| I - Current Income of Individual Debtor(s) | YES | 2 | | | \$ 4,131.16 |
| J - Current Expenditures of Individual Debtor(s) | YES | 1 | | | \$ 3,775.00 |
| TOTAL | | 18 | \$ 190,463.71 | \$ 217,075.26 | |

B6A (Official Form 6A) (12/07)

In re: Paris Antoinette WatsonCase No. 12-28687-PM

(If known)

Debtor

SCHEDULE A - REAL PROPERTY

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|--|--|--------------------------------------|--|-------------------------------|
| Condominium property located at: 575 Thayer Avenue, Unit 601 and Parking Unit 1-3 Silver Spring, MD 20910 | Fee Owner | | \$ 156,589.00 | \$ 195,404.27 |
| Total > | | | \$ 156,589.00 | |

(Report also on Summary of Schedules.)

B6B (Official Form 6B) (12/07)

In re Paris Antoinette WatsonCase No. 12-28687-PM

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

| TYPE OF PROPERTY | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|----------|--|-----------------------------------|--|
| 1. Cash on hand | | Cash | | 20.00 |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Checking account #59-08 at Mid-Atlantic Federal Credit Union Balance as of 10/13/2012 | | 1,347.32 |
| Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Money Market account #59-13 at Mid-Atlantic Federal Credit Union Balance as of 10/13/2012 | | 0.00 |
| Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Savings account #59-01 at Mid-Atlantic Federal Credit Union Balance as of 10/13/2012 | | 5.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | Kitchen table 25.00, 4 kitchen chairs 25.00, microwave 50.00, 10 pots & pans 100.00, 16 dishes 70.00, 2 appliances 30.00, sofa 50.00, coffee table 50.00, end table 50.00, 4 lamps 50.00, living room chairs 50.00, 2 TVs 150.00, DVD player 50.00, 2 bookshelves 10.00, desk 10.00, computer 200.00, printer 75.00, bed set 70.00, dresser 70.00, radio 5.00 | | 1,190.00 |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | | 5 Prints | | 200.00 |
| 6. Wearing apparel. | | 10 Shirts 50.00, 2 blouses 15.00, 4 sweaters 50.00, 10 pants 100.00, jeans 5.00, 5 shorts 25.00, 2 dresses 30.00, 3 suits 100.00, 20 underclothes 10.00, 8 socks/nylons 5.00, 10 sleep wear/robes 5.00, swim wear 20.00, 6 coats 200.00, gloves 3.00, 10 footwear 100.00, 4 hats 20.00 | | 738.00 |
| 7. Furs and jewelry. | | Ring 100.00, watch 50.00, 10 costume jewelry 100.00 | | 250.00 |
| 8. Firearms and sports, photographic, and other hobby equipment. | | Urban bike 200.00, road bike 800.00 | | 1,000.00 |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |
| 10. Annuities. Itemize and name each issuer. | X | | | |
| | | | | |

B6B (Official Form 6B) (12/07) -- Cont.

In re Paris Antoinette WatsonCase No. 12-28687-PM

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| TYPE OF PROPERTY | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|----------|---|-----------------------------------|--|
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | | Retirement account at TIAA-CREF Balance as of 09/30/2012 | | 8,418.15 |
| Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | | Thrift Savings Plan account #3154 Balance as of 09/30/2012 | | 17,365.24 |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. | X | | | |
| 16. Accounts receivable. | X | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | | Anticipated 2012 income tax refunds | | Unknown |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | 2005 Volkswagen Jetta | | 3,341.00 |
| 26. Boats, motors, and accessories. | X | | | |
| 27. Aircraft and accessories. | X | | | |

B6B (Official Form 6B) (12/07) -- Cont.

In re Paris Antoinette Watson

Debtor

Case No. 12-28687-PM

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| TYPE OF PROPERTY | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|----------|--------------------------------------|-----------------------------------|--|
| 28. Office equipment, furnishings, and supplies. | X | | | |
| 29. Machinery, fixtures, equipment and supplies used in business. | X | | | |
| 30. Inventory. | X | | | |
| 31. Animals. | X | | | |
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33. Farming equipment and implements. | X | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |
| 35. Other personal property of any kind not already listed. Itemize. | X | | | |
| <u>2</u> continuation sheets attached | | | Total ➤ | \$ 33,874.71 |

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (4/10)

In re Paris Antoinette Watson

Debtor

Case No. 12-28687-PM

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450.*☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION |
|---|---|----------------------------|---|
| 10 Shirts 50.00, 2 blouses 15.00, 4 sweaters 50.00, 10 pants 100.00, jeans 5.00, 5 shorts 25.00, 2 dresses 30.00, 3 suits 100.00, 20 underclothes 10.00, 8 socks/nylons 5.00, 10 sleep wear/robes 5.00, swim wear 20.00, 6 coats 200.00, gloves 3.00, 10 footwear 100.00, 4 hats 20.00 | Md. Code Ann., Cts. & Jud. Proc. §11-504(f)(1)(I) | 738.00 | 738.00 |
| 2005 Volkswagen Jetta | Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(5) | 3,341.00 | 3,341.00 |
| 5 Prints | Md. Code Ann., Cts. & Jud. Proc. §11-504(f)(1)(I) | 200.00 | 200.00 |
| Anticipated 2012 income tax refunds | Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(5) Md. Code Ann., Cts. & Jud. Proc. §11-504(f)(1)(I) | 2,634.00 1,274.68 | Unknown |
| Cash | Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(5) | 20.00 | 20.00 |
| Checking account #59-08 at Mid-Atlantic Federal Credit Union Balance as of 10/13/2012 | Md. Code Ann., Cts. & Jud. Proc. §11-504(f)(1)(I) | 1,347.32 | 1,347.32 |
| Condominium property located at: 575 Thayer Avenue, Unit 601 and Parking Unit 1-3 Silver Spring, MD 20910 | Md. Code Ann., Cts. & Jud. Proc. §11-504(f)(1)(II) | 21,625.00 | 156,589.00 |
| Kitchen table 25.00, 4 kitchen chairs 25.00, microwave 50.00, 10 pots & pans 100.00, 16 dishes 70.00, 2 appliances 30.00, sofa 50.00, coffee table 50.00, end table 50.00, 4 lamps 50.00, living room chairs 50.00, 2 TVs 150.00, DVD player 50.00, 2 bookshelves 10.00, desk 10.00, computer 200.00, printer 75.00, bed set 70.00, dresser 70.00, radio 5.00 | Md. Code Ann., Cts. & Jud. Proc. §11-504(f)(1)(I) | 190.00 | 1,190.00 |

B6C (Official Form 6C) (4/10) - Cont.

In re Watson ~~Debtor~~ Case No. _____
(If known)

Form B6C Cont'd (4/10) UNITED STATES BANKRUPTCY COURT – DISTRICT OF MARYLAND

| | |
|--------------------------|-------------------------|
| Debtor(s): Watson | Case No.: (If known) |
|--------------------------|-------------------------|

Form B6C - (4/10) 2010 USBC, Central District of California

| | |
|--|-------------------------|
| In re Watson Debtor | Case No.: (If known) |
|--|-------------------------|

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION |
|---|--|----------------------------|---|
| | Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(4) | 1,000.00 | |
| Retirement account at TIAA-CREF Balance as of 09/30/2012 | Md. Code Ann., Cts. & Jud. Proc. §11-504(h) | 8,418.15 | 8,418.15 |
| Ring 100.00, watch 50.00, 10 costume jewelry 100.00 | Md. Code Ann., Cts. & Jud. Proc. §11-504(f)(1)(I) | 250.00 | 250.00 |
| Savings account #59-01 at Mid-Atlantic Federal Credit Union Balance as of 10/13/2012 | Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(5) | 5.00 | 5.00 |
| Thrift Savings Plan account #3154 Balance as of 09/30/2012 | Md. Code Ann., Cts. & Jud. Proc. §11-504(h) | 17,365.24 | 17,365.24 |
| Urban bike 200.00, road bike 800.00 | Md. Code Ann., Cts. & Jud. Proc. §11-504(f)(1)(I) | 1,000.00 | 1,000.00 |

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6D (Official Form 6D) (12/07)

In re Paris Antoinette WatsonCase No. 12-28687-PM

Debtor

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.) | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|---|----------|-----------------------------------|--|------------|--------------|----------|---|---------------------------|
| ACCOUNT NO. 8972 Bank of America Home Loans PO Box 5170 Simi Valley, CA 93062 BAC Home Loans Serv LP 450 American Street Simi Valley, CA 93065 Bank of America Home Loans PO Box 660694 Dallas, TX 75266 | | | 06/02/2008 Deed of Trust Condominium property located at: 575 Thayer Avenue, Unit 601 Silver Spring, MD 20910 Arrearage: \$8,204.28 VALUE \$156,589.00 | | | | 190,267.77 | 33,678.77 |
| ACCOUNT NO. 7925 Thayer Towers Condominium Assn 12009 Nebel Street Rockville, MD 20852 Thayer Towers Condominium Assn c/o Lawrence I. Wachtel, Esq. 1401 Rockville Pike, #560 Rockville, MD 20852 | | | 10/12/2010 Statutory Lien Condominium property located at: 575 Thayer Avenue, Unit 601 Silver Spring, MD 20910 VALUE \$156,589.00 | | | | 5,136.50 | 0.00 |

0 continuation sheets attached

Subtotal >
(Total of this page)Total >
(Use only on last page)

| | | | |
|----|------------|----|-----------|
| \$ | 195,404.27 | \$ | 33,678.77 |
| \$ | 195,404.27 | \$ | 33,678.77 |

(Report also on Summary of Schedules)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (4/10)

In re Paris Antoinette Watson

Debtor

Case No. 12-28687-PM

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

B6E (Official Form 6E) (4/10) – Cont.

In re Paris Antoinette Watson

Debtor

Case No. 12-28687-PM

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM | AMOUNT ENTITLED TO PRIORITY | AMOUNT NOT ENTITLED TO PRIORITY, IF ANY |
|---|----------|--------------------------------------|--|------------|--------------|----------|--------------------|-----------------------------------|---|
| ACCOUNT NO. | | | | | | | | | \$0.00 |

Sheet no. 1 of 1 continuation sheets attached to Schedule of
Creditors Holding Priority ClaimsSubtotals >
(Totals of this page)

| | | | | | |
|----|-------------|----|-------------|----|-------------|
| \$ | 0.00 | \$ | 0.00 | \$ | 0.00 |
| \$ | 0.00 | | | | |
| | | \$ | 0.00 | \$ | 0.00 |

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)Total >
(Use only on last page of the completed
Schedule E. If applicable, report also on the
Statistical Summary of Certain Liabilities and
Related Data.)

B6F (Official Form 6F) (12/07)

In re Paris Antoinette Watson

Debtor

Case No. 12-28687-PM

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|--|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. R731...., 2784 BMG Music Club c/o RJM Acquisitions LLC 575 Underhill Blvd, Suite 224 Syosset, NY 11791 BMG Music Service c/o Penn Credit Corporation 916 S 14th Street Harrisburg, PA 17104 | | 05/27/2008 Collection on credit account | | | | 106.00 |
| ACCOUNT NO. 1082.... Citicards CBNA 701 E 60th Street N Sioux Falls, SD 57104 Citi Cards/Citibank PO Box 6241 Sioux Falls, SD 57117 | | 08/11/2008 Purchases on credit account | | | | 123.00 |
| ACCOUNT NO. 1691 Gentle Dental-Care Relaxation Clinique 1300 Spring Street, Suite 215 Silver Spring, MD 20910 | | 02/01/2012 Dental services | | | | 171.38 |

3 Continuation sheets attached

Subtotal >

\$ **400.38**

Total >

\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paris Antoinette Watson

Debtor

Case No. 12-28687-PM

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|--|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. 0464, 8631, 9525, 9374 | | 02/13/2006 Collection on credit account | | | | 878.33 |
| HSBC Bank PO Box 5253 Carol Stream, IL 60197 HSBC Bank/Midland Funding, LLC c/o Schlee & Stillman PO Box 251298 West Bloomfield, MI 48325 HSBC Bank Nevada, NA c/o Cavalry Portfolio Services LLC 500 Summit Lake Drive, Suite 400 Valhalla, NY 10595 American InfoSource LP as agent for Midland Funding LLC PO Box 268941 Oklahoma City, OK 73126 | | | | | | |
| ACCOUNT NO. 1410.... | | 10/21/2009 Collection on credit account | | | | 973.00 |
| HSBC Bank PO Box 5253 Carol Stream, IL 60197 HSBC Bank c/o Cavalry Portfolio Services 500 Summit Lake Drive Valhalla, NY 10595 | | | | | | |

3 Continuation sheets attached

Sheet no. 1 of 3 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal > \$ **1,851.33**

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paris Antoinette Watson

Debtor

Case No. 12-28687-PM

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|--|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. 1295...., 1452.... HSBC Bank PO Box 5253 Carol Stream, IL 60197 HSBC Bank c/o Cavalry Portfolio Services 500 Summit Lake Drive Valhalla, NY 10595 | | 09/10/2007 Collection on credit account | | | | 796.00 |
| ACCOUNT NO. 0917 Institute for Asthma and Allergy 11002 Veirs Mill Road, #414 Silver Spring, MD 20902 | | 01/04/2011 Medical services | | | | 355.42 |
| ACCOUNT NO. 0107 OneMain Financial 807 Rockville Pike Rockville, MD 20852 OneMain Financial Bankruptcy Dept. PO Box 140489 Irving, TX 75014 OneMain 6801 Colwell Blvd Irving, TX 75039 | | 07/29/2008 Loan | | | | 1,720.77 |

3 Continuation sheets attached

Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal > \$ **2,872.19**

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paris Antoinette Watson

Debtor

Case No. 12-28687-PM

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. 8945 Secure Medical Care c/o FMS Financial Solutions 9001 Edmonston Road, Suite 20 Greenbelt, MD 20770 Secure Medical Care c/o Financial Mgmt Solut 6303 Ivy Lane, Suite 310 Greenbelt, MD 20770 | | 08/01/2009 Collection on medical account | | | | 94.00 |
| ACCOUNT NO. Thayer Towers Condominium Assn 12009 Nebel Street Rockville, MD 20852 Thayer Towers Condominium Assn c/o Lawrence I. Wachtel, Esq. 1401 Rockville Pike, #560 Rockville, MD 20852 | | 10/12/2010 Condominium fees | | | | 16,453.09 |

3 Continuation sheets attached

Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >

\$ **16,547.09**

Total >

\$ **21,670.99**

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable on the Statistical
 Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)

In re: Paris Antoinette Watson
Debtor

Case No. 12-28687-PM
(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|---|
| | |

B6H (Official Form 6H) (12/07)

In re: **Paris Antoinette Watson**

Debtor

Case No. **12-28687-PM**

(If known)

SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
|------------------------------|------------------------------|

B6I (Official Form 6I) (12/07)

In re **Paris Antoinette Watson**Case No. **12-28687-PM**

Debtor

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| | | |
|--|---|---------|
| Debtor's Marital Status: Divorced | DEPENDENTS OF DEBTOR AND SPOUSE | |
| | RELATIONSHIP(S): | AGE(S): |
| Employment: | DEBTOR | SPOUSE |
| Occupation | Prog. Analyst | |
| Name of Employer | DHHS | |
| How long employed | 3 years | |
| Address of Employer | 6100 Executive Blvd Bethesda, MD 20892 | |

INCOME: (Estimate of average or projected monthly income at time case filed)

DEBTOR

SPOUSE

1. Monthly gross wages, salary, and commissions
(Prorate if not paid monthly.)\$ **6,977.06** \$

2. Estimate monthly overtime

\$ **0.00** \$

3. SUBTOTAL

\$ **6,977.06** \$

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ **1,985.88** \$

b. Insurance

\$ **498.59** \$

c. Union dues

\$ **0.00** \$

d. Other (Specify)

Allotment, Sv\$ **37.51** \$**Charity**\$ **10.83** \$**Retire, FERS**\$ **54.71** \$**TSP Loans**\$ **53.19** \$**TSP Savings**\$ **205.19** \$

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ **2,845.90** \$

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ **4,131.16** \$7. Regular income from operation of business or profession or farm
(Attach detailed statement)\$ **0.00** \$

8. Income from real property

\$ **0.00** \$

9. Interest and dividends

\$ **0.00** \$

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

\$ **0.00** \$11. Social security or other government assistance
(Specify)\$ **0.00** \$

12. Pension or retirement income

\$ **0.00** \$

13. Other monthly income

(Specify)

\$ **0.00** \$

B6I (Official Form 6I) (12/07) - Cont.

In re Paris Antoinette Watson

Debtor

Case No. 12-28687-PM

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00 \$ _____

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 4,131.16 \$ _____

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 4,131.16

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

NONE

B6J (Official Form 6J) (12/07)

In re Paris Antoinette Watson

Debtor

Case No. 12-28687-PM
(If known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| | | |
|--|----|-----------------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | \$ | <u>1,558.00</u> |
| a. Are real estate taxes included? Yes <u>✓</u> No <u> </u> | | |
| b. Is property insurance included? Yes <u>✓</u> No <u> </u> | | |
| 2. Utilities: a. Electricity and heating fuel | \$ | <u>0.00</u> |
| b. Water and sewer | \$ | <u>0.00</u> |
| c. Telephone | \$ | <u>0.00</u> |
| d. Other <u>Condominium fee/utilities</u> | \$ | <u>580.00</u> |
| <u>Telephone/Internet/Cable/Cell Phone</u> | \$ | <u>290.00</u> |
| 3. Home maintenance (repairs and upkeep) | \$ | <u>50.00</u> |
| 4. Food | \$ | <u>325.00</u> |
| 5. Clothing | \$ | <u>100.00</u> |
| 6. Laundry and dry cleaning | \$ | <u>40.00</u> |
| 7. Medical and dental expenses | \$ | <u>60.00</u> |
| 8. Transportation (not including car payments) | \$ | <u>350.00</u> |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ | <u>100.00</u> |
| 10. Charitable contributions | \$ | <u>40.00</u> |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | | |
| a. Homeowner's or renter's | \$ | <u>22.00</u> |
| b. Life | \$ | <u>0.00</u> |
| c. Health | \$ | <u>0.00</u> |
| d. Auto | \$ | <u>90.00</u> |
| e. Other <u> </u> | \$ | <u>0.00</u> |
| 12. Taxes (not deducted from wages or included in home mortgage payments) | | |
| (Specify) <u> </u> | \$ | <u>0.00</u> |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) | | |
| a. Auto | \$ | <u>0.00</u> |
| b. Other <u> </u> | \$ | <u>0.00</u> |
| 14. Alimony, maintenance, and support paid to others | \$ | <u>0.00</u> |
| 15. Payments for support of additional dependents not living at your home | \$ | <u>0.00</u> |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ | <u>0.00</u> |
| 17. Other <u>Misc. (haircuts, cosmetics, nails, etc.)</u> | \$ | <u>100.00</u> |
| <u>Pet & Vet</u> | \$ | <u>70.00</u> |

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 3,775.00

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

| | | |
|--|----|-----------------|
| a. Average monthly income from Line 15 of Schedule I | \$ | <u>4,131.16</u> |
| b. Average monthly expenses from Line 18 above | \$ | <u>3,775.00</u> |
| c. Monthly net income (a. minus b.) | \$ | <u>356.16</u> |

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Paris Antoinette Watson
Debtor

Case No. 12-28687-PM
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 11/14/2012

Signature: s/ Paris Antoinette Watson
Paris Antoinette Watson
Debtor

[If joint case, both spouses must sign]

Form 6 - Statistical Summary (12/07)

**United States Bankruptcy Court
District of Maryland**

In re **Paris Antoinette Watson**

Debtor

Case No. **12-28687-PM**Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|---------|
| Domestic Support Obligations (from Schedule E) | \$ 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | \$ 0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$ 0.00 |
| Student Loan Obligations (from Schedule F) | \$ 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E. | \$ 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | \$ 0.00 |
| TOTAL | \$ 0.00 |

State the following:

| | |
|---|-------------|
| Average Income (from Schedule I, Line 16) | \$ 4,131.16 |
| Average Expenses (from Schedule J, Line 18) | \$ 3,775.00 |
| Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20) | \$ 6,977.06 |

State the following:

| | | |
|--|---------|--------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | \$ 33,678.77 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column. | \$ 0.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | \$ 0.00 |
| 4. Total from Schedule F | | \$ 21,670.99 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | \$ 55,349.76 |